

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

DISCHARGE HEARING ADMONITIONS

Case No. 06-41527

You have entered into one or more agreements to reaffirm some debts that would otherwise be discharged in your bankruptcy case. The court is required by law to inform you that:

1. Such an agreement is not required under the Bankruptcy Code, under any nonbankruptcy law, or under any agreement that you might have made.
2. As a result of entering into this reaffirmation agreement, you will have to pay the debt that you have agreed to pay when you would not otherwise have been required to pay the debt.
3. If you default under the agreement, then the creditor will have the right to foreclose on or repossess any of the collateral that it may have under the reaffirmation agreement and will also be entitled to hold you personally responsible for any amount of the debt which is not satisfied by the sale of the collateral, unless such liability is not allowed under state law.
4. You have the right to rescind the agreement any time prior to discharge or within sixty days after such agreement is filed with the court, whichever occurs later, by giving notice of rescission to the creditor.

Title 11 U.S.C. § 521(5) requires the debtor(s) to appear at the hearing to be informed by the court as provided above. Please date, sign and print your name on the statement below, and enter your case number if available, and hand it to the clerk in the courtroom before leaving the courtroom. It will be filed in your case file as evidence of your appearance in person at the hearing. You should keep the extra copy with your bankruptcy case papers.

Statement of Debtor(s)

I, the debtor(s) named below, was present in bankruptcy court on 11/29/06 at my discharge reaffirmation hearing and heard the court make the statement above.

Signed: Andrea Lynn Portinga Print Name: ANDREA LYNN PORTINGA
(Debtor)

Signed: _____ Print Name: _____
(Joint Debtor)